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## Coordinator's Corner

The Family Self-Sufficiency program has made extensive progress in the year 2009. The financial literacy/homebuyers workshop in mid-July was very successful, leading to plans for future workshops in 2010. This workshop fulfilled requirements for participants with goals for homeownership and financial literacy. A Money Smart curriculum is available on CD for participants who were unable to attend this workshop and

wish to learn more about financial literacy. To receive a copy, call 858-694-8709.

In recent months, David Estrella was appointed the new director of the County of San Diego Department of Housing and Community Development and Todd Henderson became the new assistant director. Joanna Robles, FSS student worker, will be moving on to pursue her career in Biochemistry and a new student worker will be in training during the publication of this newsletter. We thank Joanna Robles for her efforts and wish her well on her future endeavors. We would also like to introduce our new FSS team member, Michelle Richardson. She can be contacted on the same number for the FSS program.

We wish you a happy and healthy holiday season!



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# Family Self-Sufficiency News

Homeownership News

Family Self-Sufficiency News  
Winter 2009

## Celebrating FSS 2009 Graduates

The Family Self-Sufficiency program is honored to announce 14 graduations with a total of \$101,864 in escrow funds distributed during 2009. These funds were distributed to the following graduates: Teronya, Darren, Gloria, Saquana, Aida, Kathleen, Ramona, Twila, Irma, Dolores, Crystal, Kandi, Teresa and Earl.

The following are examples of their goals and achievements:

**Kandi** is an intern at Welcome Home Ministries. She is a Case Manager and Drug and Alcohol Counselor. She has received her certificate in Drug and Alcohol Counseling and wants to continue her career in social services.

**Twila** is working full time at SpeedPress Supply Company and a full time student in pursuit of a degree as a Registered Nurse. She plans to continue her education and receive a Bachelor's Degree.

**Saquana** received a Cosmetologist and a Phlebotomy Technician license. She is employed with the Spring Valley School District and was promoted to an ESS Site Leader. She also works for Total Experience as a Cosmetologist. She continues to study for a degree in business.

**Teresa** started as a temporary worker for the City of National City and received a permanent position as a Customer Service Clerk. Before her FSS graduation she was promoted to Senior Office Assistant.

**Crystal**, a single parent with two children, transferred from Imperial Valley Community College to California State University of San Marcos. She obtained her B.S. degree in Criminology and Justice Studies. She continues to study for her state certificate and a Master's Degree.

"If it had not been for the FSS program, I would not have the



opportunity to be this close to my dream of becoming a homeowner for me and my family. Thank you. Don't give up on your dreams until they become your reality!" - Crystal

The FSS team encourages all its participants to continue their career and educational goals. Contact FSS team members for resources, updates and referrals to help you achieve your goals.

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The Family Self-Sufficiency staff wishes everyone a Happy Holiday season. We encourage you to use this time to celebrate your achievements in the last year and prepare goals for the new year. If your goals change, please contact a team member to update your FSS contract.

## FSS Fall 2009 Scholarship Winners

The Family Self-Sufficiency program is proud to announce five Scholarship Award Winners for Fall 2009: Luis, Regina, Wendy, Mahogany and Antoinette. Thank you for your applications and we encourage all participants enrolled for the next semester to apply for our Spring 2010 scholarships.

## H1N1 Influenza Virus

The H1N1 virus is the infamous and incorrectly named swine flu. H1N1 is a new variation of influenza virus and it is not transmitted by pigs or pork. The virus can only be transmitted from person to person. H1N1 symptoms are the same as those for a regular flu. These symptoms include: fatigue, cough, fever, sore throat, headaches and in rare cases vomiting and diarrhea. Vaccination is recommended but does not guarantee complete protection. To avoid contagion, the same preventive

methods as the flu should be followed. These include: avoid contact with those affected by the flu, wash your hands regularly, avoid touching eyes, nose and mouth.

If infected by an influenza strain, stay home and rest. Avoid public areas to prevent infecting others. If you have other health problems, contact a doctor. Serious influenza cases are due to other illnesses or complications which causes influenza to have a more devastating effect. Medication is available to treat any type of influenza. These can be prescribed after being diagnosed with the virus or can be found over the counter at many pharmacies.

For more information, go to the Center for Disease Control and Prevention website: [www.cdc.gov/h1n1flu/](http://www.cdc.gov/h1n1flu/)





## Eating Healthy and Fun During the Holidays

**The Holidays is a time of celebration** and for most it is also a time for feasting and dining. Holiday foods are notoriously known for having high calories and fats, but with a little research and planning, these foods can be healthy and fun.

Practice healthy holiday cooking by preparing favorite dishes with lower fat and calorie alternatives. Incorporate some of these simple cooking tips in traditional holiday recipes to make them healthier.

**Gravy** — Refrigerate the gravy to harden fat. Skim the fat off. This will save a whopping 56 gm of fat per cup.



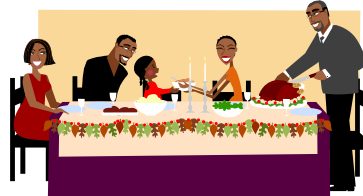
**Dressing** — Use a little less bread and add more onions, garlic, celery, and vegetables. Add fruits such as cranberries or apples. Moisten or flavor with low fat, low sodium chicken or vegetable broth and applesauce.

**Turkey** — Enjoy delicious, roasted turkey breast without the skin and save 11 grams of saturated fat per 3 oz serving.

**Green Bean Casserole** — Cook fresh green beans with chunks of potatoes instead of cream soup. Top with almonds instead of fried onion rings.

**Mashed Potato** — Use skim milk, chicken broth, garlic or garlic powder, and Parmesan cheese instead of whole milk and butter.

**Quick Holiday Nog** — Four bananas, 1-1/2 cups skim milk or soy-milk, 1-1/2 cups plain nonfat yogurt, 1/4 teaspoon rum extract, and ground nutmeg. Blend all ingredients except nutmeg. Puree until smooth. Top with nutmeg.



**Desserts** — Make a crustless pumpkin pie. Substitute two egg whites for each whole egg in baked recipes. Replace heavy cream with evaporated skim milk in cheesecakes and cream pies. Top cakes with fresh fruit, fruit sauce, or a sprinkle of powdered sugar instead of fattening frosting.

Enjoy the holidays, plan a time for activity, incorporate healthy recipes into your holiday meals, and don't restrict yourself from enjoying your favorite holiday foods. In the long run, your mind and body will thank you.

## Holiday Food Packages from SHARE

For most families, food is part of the holiday celebration but the expense for food can also affect your budget. Take advantage of food package programs offered in your community such as SHARE.

SHARE is a food buying club which offers good, nutritious products at reduced cost. Families that participate with SHARE are able to save 30 -50 % on their monthly grocery bill.

SHARE believes, "If you eat, you

qualify." SHARE welcomes anyone and everyone who wants to save money on their groceries and make a difference in the community. There are no membership fees or requirements to become a member of SHARE.

SHARE offers a wide variety of frozen meats, fresh produce and other grocery items which members are able to pick up at designated locations each month. SHARE serves the entire County of San Diego, through approximately 40 locations. The only requirement is to be involved in your



community either by helping a neighbor or supporting a charity. Verification of your community service is not required, but is encouraged.

For more information on the SHARE program and the packages that they offer, check out [www.goldensharefoods.com](http://www.goldensharefoods.com) or call 1-866-570-5099



## Weatherization Program

Energy and electric bills may be more costly during the winter because of heating and electricity usage. This is mostly due to improper home insulation that may allow heat to escape from a home. Weatherization programs, which provide free home assessments and repairs to improve energy conservation, are available to low income families. The Campesinos Unidos, Inc., Energy Department provides weatherization programs

in San Diego. They also provide the following utility assistance programs under the Low-Income Home Energy Assistance Program (LIHEAP):

**Bill Payment Assistance-** LIHEAP will pay a portion of the energy bill based on the household income and size.

**Energy Crisis Assistance-** LIHEAP will help when a family receives a 24 or 48 hour disconnect notice or termination

notice from their utility company.

Other programs offered in San Diego for low income families are:

**California Alternate Rate for Energy (CARE)** — provides a 20% discount on gas and electricity bills to eligible residents.

**Universal Lifeline Telephone Service** — 50% discount on local home phone services

**Emergency Energy As-**

**sistance Program (EEAP)** — Winter and Summer utility assistance

For more information on weatherization, call 1-800-371-3771 X248, or call HEAP/ECIP. Fast Track at 1-800-371-1380.



## Prepare for the Holidays and Minimize Holiday Spending

The holidays can be a stressful time especially when there is a budget to consider. These simple tips can help you save big on your celebrations.



### Cook it Yourself

Save by cooking with family. There are programs which provide reduced priced food packages for families. Reserve time to find these offers and reduce your cost on holiday dining. Golden Share is one of the programs offered in San Diego

### Open a Savings Account

It is never too early to plan for next year's holiday. Save a small portion of your paycheck in your savings account each month. This will guarantee funds for holiday spending. Funds can also be reserved for emergencies. Opening a savings account and having a small amount in your account will not affect your Section 8.

### Avoid using Credit

Over-spending during the holiday is very common and problematic, especially with credit cards. Credit card loans can be more difficult to pay after the holidays because of monthly and yearly interest fees. Make sure to

use credit cards in emergencies or as rarely as possible. Avoid using credit cards if your debt is 70% or higher.

### Make a Budget

Plan all your expenses ahead of time in a worksheet. Make a shopping list reflecting this worksheet. If you buy excess items, record them. This will give you a good understanding on your priorities during the holiday season, such as, presents, outings or food.

### Make Items Yourself

Holiday decorations and presents can be costly. Try making decorations or small presents on your own and buy material at thrift stores such as a 99¢ store or a DollarTree.

### Family Outings

A variety of free family activities can be found throughout San Diego during the holidays. Most activities such as free concerts and festivals, are posted online or in free magazines such as The Reader. Make a schedule for your family and plan ahead. Avoid spontaneous spending on food items by bringing your own lunches.

### Weatherization

Before the winter, have a free weatherization assessment in your home. These programs are described on the article above.

